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FROM: Howard Sobelman

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RE: U.S. Serial No. 09/827,031

MESSAGE:

Amendment and Reply (6 pgs.)

Thank you.
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NUMBER OF PAGES (Including Cover): 650

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.1000

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Date: August 5, 2005By: Deborah A. Mize**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Boyle, et al.	Docket No.:	40655.1000
Serial No.:	09/827,031	Examiner:	Timothy M. Harbeck
Filed:	April 5, 2001	Group Art Unit:	3628
Title:	SYSTEMS, METHODS, AND DEVICES FOR SELLING TRANSACTION ACCOUNTS VIA A WEB-BASED TOOL	Confirmation No.:	4847

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated June 23, 2005, of which this Reply is within the shortened three month statutory period for reply, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.

AXP Matter No. IP200002257

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